

L Number	Hits	Search Text	DB	Time stamp
1	34	((mileage or value or member or subscriber) adj points) same trad\$3	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 14:42
2	47	((mileage or value or member or subscriber or loyalty) adj points) same trad\$3	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 15:27
3	201	((mileage or value or member or subscriber or loyalty or frequent\$1flyer or (frequent adj flyer)) adj (points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:40
4	2	swap adj shop	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 16:48
5	203	((mileage or value or member or membership or subscriber or loyalty or frequent\$1flyer or value or (frequent adj flyer)) adj (points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:16
6	464	((mileage or value or member or membership or subscriber or loyalty or frequent\$1flyer or value or (frequent adj flyer)) adj (points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4 or exchang\$3)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:17
7	295	((mileage or value or member or membership or subscriber or loyalty or frequent\$1flyer or value or (frequent adj flyer)) adj (points or miles)) same (exchang\$3)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:33
8	2	6594640.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:33
9	1	6594640.pn. and auction	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:35
12	3	redeemable near2 assets	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:40
14	1	convertible near2 assets	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:39
15	233	redeemable near2 (awards or points or miles)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:44

16	6	(redeemable near2 (awards or points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 18:08
17	77	convertible near2 (awards or points or miles)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:44
18	6	(convertible near2 (awards or points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 18:06
19	12	(convertible near2 (awards or points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4 or exchang\$3)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 18:07
20	24	(redeemable near2 (awards or points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4 or exchang\$3)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 18:08

06/02/2004 16:43

3/9/46 • (Item 46 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01625134 02-76123
Web brokers lure clients with premiums
Weisul, Kimberly
Investment Dealers Digest v64n12 PP: 9 Mar 23, 1998 ISSN: 0021-0080
JRNL CODE: IDD
DOC TYPE: Journal article LANGUAGE: English LENGTH: 1 Pages
WORD COUNT: 183

ABSTRACT: Escalating the battle among Web brokerages, National Discount Brokers is designing a swap shop that will let its customers trade frequent-flyer miles and other premiums for goods and services they really want.

TEXT: Headnote:

P1 Escalating the battle among Web brokerages, National Discount Brokers is designing a swap shop that will let its customers trade frequentflyer miles and other premiums for goods and services they really want.

P2 The move comes as on-line brokerages go beyond commission-cutting to lure new customers. Commissions may have gone as low as they can, experts say, while the cost of acquiring customers keeps rising.

P3 "How much lower are commissions going to get?" asks William Karsh, chief executive and president of NDB, who says incentives are a more rational way to build market share. "People want rewards and incentives."

P4 NDB is working out alliances with Motley Fool, Women Connect and other sponsors of heavily-trafficked consumer Web sites. It offers to provide financial service pages in return for exclusive advertising rights. As part of the arrangement, it offers site visitors who sign up with NDB a plan to swap airline miles, hotel perks and other incentives. Karsh said NDB will be able to "unitize" the rewards so they will freely exchangeable.

Karsh declined to provide specifics on some aspects of his program.

Kimberly Weisul

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COMPANY NAMES:

National Discount Brokers

GEOGRAPHIC NAMES: US

DESCRIPTORS: Electronic trading; Stock brokers; Customer services

CLASSIFICATION CODES: 9190 (CN=United States); 9000 (CN=Short Article);
8130 (CN=Investment services); 5250 (CN=Telecommunications systems);
3400 (CN=Investment analysis)

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06/02/2004 18:15

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Set Items Description
S1 197 ((REDEEMABLE OR CONVERTIBLE) (2N) (AWARD? ? OR POINT? ? OR M-
ILE? ?)) (S) ((TRAD??? OR BUY??? OR SELL??? OR BARTER??? OR SWA-
P????))
S2 127 S1 NOT PD=>20000619
S3 221 ((REDEEMABLE OR CONVERTIBLE) (2N) (AWARD? ? OR POINT? ? OR M-
ILE? ?)) (S) ((TRAD??? OR BUY??? OR SELL??? OR BARTER??? OR SWA-
P???? OR EXCHANG???)
S4 146 S3 NOT PD=>20000619
S5 103 RD (unique items)
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06/02/2004 16:54

Set Items Description
S1 10340 ((MILEAGE OR VALUE OR MEMBER OR SUBSCRIBER OR LOYALTY OR F-
 REQUEST(W) FLYER) (W) (POINT? ? OR MILE? ?))
S2 1094 S1(S) (TRAD??? OR BUY??? OR SELL??? OR BARTER??? OR SWAP???-
 ?)
S3 738 S2 NOT PD=>20000619
S4 2400 NATIONAL(W) DISCOUNT(W) BROKERS
S5 5 S4 AND (SWAP(W) SHOP)
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